## THE MONETARY TIMES AND TRADE REVIEW --- INSURANCE CHRONICLE.

the vessels. The ordinary passenger wishes to be on the fastest boat; he is delighted when the one that carries him, passes a rival in the race. Racing is a thing much more difficult to prove than overcrowding. There is so much difference in the speed of steamers, that one may easily beat another without having her fires unduly urged. If extra inflammable materials are put on the fires, the intention to race may be inferred ; but even then the fact does not lie on the surface. But when the decks of a steamer are black with human beings, who have barely standing room, the danger is at once seen. Anything that causes the passengers to move to one side of the vessel, at once puts all the passengers on an overcrowded vessel into danger. And the most trivial thing may cause such a movement : the meeting of an. other craft, the playing on a hurdy-gurdy, or any casual cause of attracting the attention of the passengers. How great the danger from this cause is, the London catastrophe furnishes but too decisive proof. When the vessel leans heavily on one side, the weight from the upper deck is thrown, not perpendicularly but laterally, on the stanchions, and they may either break or be wrenched out of their sockets. When the Hanlan-Plaisted race was being rowed, on Toronto Bay, an "accident," precisely similar to the London one was very near occurring. Something caused the bulk of the passengers on the upper deck, to sway to one side of a large steamer, on which many of the race-viewers had gathered. The stanchions were observed to bend under the lateral pressure, and some of them were nearly wrenched out of their sockets. Had a passenger not called the attention of the captain to the danger and the latter not sent many of them down below, a crash would in all probability have followed, with a result even more fearful than that on the Thames. Not only is it necessary to place some limit to the number of passengers on pleasure boats; it is especially necessary to prevent too many going on the upper deck. The higher the deck, the greater the leverage power exerted by an undue weight of passengers on one side. The stanchions are often very fragile in appearance; and though they may be strong enough to bear any weight likely to be put upon them while they are perpendicular, they would give way under a heavy lateral pressure, breaking at the weakest point or being forced out of their sockets.

It is probable that the legislation which must now certainly deal with the whole question of the safety of human life on excursion steamers, will contain some special provision about the construction and weighting of upper decks. It is strange that while the question of deck-loads on freight vessels, on board. There are contrivances by which

has attracted so much attention, in England, the obvious danger from crowding the upper decks of passenger steamers, in this country, has been all but overlooked. The great passenger steamers that ply on the lakes and the St. Lawrence, are probably safe in the particulars under consideration. The chief danger lies in what may be called ferry boats, generally small steamers, which run between our cities and some neighboring rural paradise. The greater the distance run, the less the danger. That, we think, would be the rule, as things are managed. We should not like to say that on none of the many steamers, which have for the past dozen years plied between Toronto and Niagara, the passengers have never been subject to more than the minimum or even the average of danger. And yet low rates of fare have tempted the public to brave every danger. If steamboats undertake to carry passengers below cost, the passengers are only too ready to run unknown risks. Here, as well as by encouraging racing, the public must share the blame with the steamboat owners.

What is the remedy ? Unregulated traffic, where human beings form the freight, will not do. Here the let-alone policy, so excellent in some spheres, will not do; it is pregnant with danger to human life. With which legislative body rests the duty of action, we do not stop to inquire. What we insist on is, that the duty of action is clear. No official attempt was made to discover where the fault lay, if fault there was, in the Waubuno disaster, and a poor widow has to fight a difficult battle against an organized corporation. When disasters such as that, or such as the one on the Thames, occur, there ought to be a rigid official enquiry. We have no intention of pre-judging the case of the captain of the Victoria, further than to say that appearances are strong against him. If any man does that which will probably lead to disaster, the natural result cannot, without a misuse of language, be called an accident. The line which separates innocence from culpability has, in that case, been crossed, and there can be no difficulty in fixing the responsibility. The legislature is not free from responsibility in not having strictly prohibited overcrowding; but, in the absence of a specific law on the subject, every one knows that it is his duty not recklessly to imperil the lives entrusted to his care.

As things go at present, it is not always possible to prevent too heavy a load of passengers getting on board a steamer; and, when once too many are on board, it is not always possible to force the requisite number to go down from the upper deck. But the great thing is to prevent too many getting

this can be done, and a self registering tally kept. The first thing is to get a law made to meet the exigency ; and, this once done, a means of safety for excursionists on ferryboats may be found.

## OUR FOREIGN TRADE.

The decline in amount of our exports to Germany, which is represented by the difference between \$112,090 worth of products sent her in 1879, and only \$82,237 in 1880, is occasioned by the absence from the table this year of phosphates, of which we exported \$6,050 worth in 1879, and which are now again "booming"; by lessened lobster export from New Brunswick, \$3,955, against \$5,754; by fewer furs, of which we sent \$30,925 in 1879, and only \$9,223 from Ontario last year ; in agricultural products, for where we sent her 43,139 bushels of rye in the previous year, we only sent 12,-340 bush., valued at \$11,334, in 1880. Other items of this year's export to Germany, are 12,340 bushels peas, worth \$8,170; wheat, 3,911 bushels, \$5,188 ; seeds, \$6,149 ; Deals and boards from New Brunswick \$12,350, an increase from 1879. An increase is observable in our sales of manufactures to that country last year, more sewing machines were sent, a few of them being from the province of Quebec, and \$5,700 worth of other "machinery," not particularized. There is also an item of 5,633 lbs. tobacco leaf, shipped from Ontario to Germany, whether grown in our German county of Waterloo, or from the more westerly county of Essex, we do not know. We do not find in this latest return, any repetition of the sample lots sent to Vaterland, in 1879, of agricultural implements, boots and shoes, sole and upper leather.

Purchases from Germany have been the largest for four years, amounting to \$449,-791. The heaviest items are cotton hosiery and other manufactures; woollen manufactures. tures, yarn and worsted \$72,476, of which \$10,363 is dress goods, and \$21,102 hosiery, shirts and drawers. Manufactures of steel amounted to \$22,006; of gold and silver \$12,704; of iron \$22,483, and wite \$21,663, besides tin, lead and brass manufactures to smaller amounts ; plate glass, \$10,490 ; win d w glass, \$7,606; other glass goods, \$15, 303, making a total import in glass of Books, Christmas cards and \$33,399. chromos amount to \$4,495; buttons to \$9,819; tobacco \$15,083; china and porcer lain ware \$24,727; drugs and dyes, glue and glycerine, fancy goods and toys, silk manufactures, and jewellery are considerable items, minor ones are seeds, slates, hops, tobacoo pipes, paints and colors, musical instruments and leather manufactures.

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